

**IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE
NASHVILLE DIVISION**

SHERON B. DOSS,

Plaintiff,

v.

**CITIZENS SAVINGS and TRUST
COMPANY, d/b/a CITIZENS BANK,
et al.,**

Defendants.

**Case No. 3:19-cv-00265
Judge Aleta A. Trauger**

ORDER

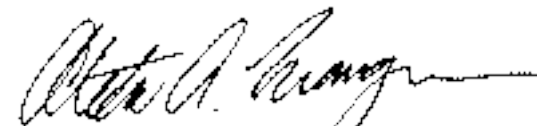
For the reasons set forth in the accompanying Memorandum, the plaintiff's Motion to Strike (Doc. No. 59) and Motion for Extension of Time (Doc. No. 61) are **DENIED**.

The Amended Objections (Doc. No. 57) to the magistrate judge's Report and Recommendation (Doc. No. 54) are **OVERRULED**, and the court **ACCEPTS and ADOPTS** the Report and Recommendation in its entirety. The defendant's Motion to Dismiss and/or for Summary Judgment (Doc. No. 31), construed as a motion for summary judgment, is **GRANTED**, and the plaintiff's federal claims under 12 C.F.R. § 1026 ("Regulation Z"), the Truth in Lending Act, and the Fair Debt Collections Practices Act are **DISMISSED WITH PREJUDICE**, while her state law claims for breach of contract are **DISMISSED WITHOUT PREJUDICE** to the plaintiff's ability to bring those claims in state court, if she so chooses.

The construed motion to amend the Complaint, incorporated within the proposed First Amended Complaint (Doc. No. 44) is **DENIED** as futile.

Judgment shall enter in accordance with Fed. R. Civ. P. 58.

It is so **ORDERED**.



ALETA A. TRAUGER
United States District Judge